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IN THE SPECIFICATION:

Please replace the paragraph on page 22, beginning at line 22 (i.e., the last full paragraph) with the following replacement paragraphs:

Within the context of a banner ad insertion within a navigator screen, the banner ad may comprise a bit-map image inserted into the navigator screen via the advertising graphic stream AG. Optionally, a pre-processing step is performed on the bit-map image to avoid potential problems with a limited color palette in a set-top box. That is, the bit-map image is pre-processed to translate the color of the court to the colors available at the set-top box using the color palette that is appropriate for the screen on which the advertisement or bit-map image is to be placed. The mechanism for identifying the position for a bit-map image advertisement and finding the appropriate bit-map image advertisement is identical to the mechanisms discussed herein with respect to video advertisements.

_____The banner ad may also comprise still video imagery provided as the advertising video stream AV. Advantageously, by using video imagery the full range of MPEG color and motion processing is available.